

Certificate of Notice Page 1 of 5
United States Bankruptcy Court
Eastern District of Pennsylvania

In re:
Denise Murray
Debtor

Case No. 19-12532-jkf
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: DonnaR
Form ID: pdf900

Page 1 of 1
Total Noticed: 1

Date Rcvd: Feb 05, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 07, 2020.

db +Denise Murray, 7335 Rockwell Ave, Philadelphia, PA 19111-3005

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 07, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 5, 2020 at the address(es) listed below:

JOHN L. MCCLAIN on behalf of Debtor Denise Murray aaamccclain@aol.com, edpabankcourt@aol.com
KEVIN G. MCDONALD on behalf of Creditor The Bank of New York Mellon F/K/A et al...
bkgroup@kmlawgroup.com
POLLY A. LANGDON on behalf of Trustee SCOTT F. WATERMAN (Chapter 13) ecfmail@readingchl3.com
REBECCA ANN SOLARZ on behalf of Creditor The Bank of New York Mellon F/K/A et al...
bkgroup@kmlawgroup.com
REBECCA ANN SOLARZ on behalf of Creditor The Bank of New York Mellon F/K/A The Bank of New York as successor in interest to JPMorgan Chase Bank, N.A. as Trustee for Bear Stearns Asset Backed Securities Trust 2004-SD1, Asset-Backed Certificat bkgroup@kmlawgroup.com
SCOTT F. WATERMAN (Chapter 13) ECFMail@ReadingChl3.com
SCOTT F. WATERMAN (Chapter 13) on behalf of Trustee SCOTT F. WATERMAN (Chapter 13)
ECFMail@ReadingChl3.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 8

Certificate of Notice Page 2 of 5
**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

Denise Murray fka Denise Allen <u>Debtor</u>	CHAPTER 13
Specialized Loan Servicing LLC as servicer for The Bank of New York Mellon F/K/A The Bank of New York as successor in interest to JPMorgan Chase Bank, N.A. as Trustee for Bear Stearns Asset Backed Securities Trust 2004-SD1, Asset- Backed Certificates, 2004-SD1 <u>Movant</u>	NO. 19-12532 JKF
vs.	11 U.S.C. Section 362
Denise Murray fka Denise Allen <u>Debtor</u>	
Scott F. Waterman, Esquire <u>Trustee</u>	

STIPULATION

AND NOW, it is hereby stipulated and agreed by and between the undersigned as follows:

1. The post-petition arrearage on the mortgage held by the Movant on the Debtor's residence is **\$3,475.17**, which breaks down as follows;

Post-Petition Payments:	October 2019 to January 2020 at \$1,034.70/month
Suspense Balance:	\$663.63
Total Post-Petition Arrears	\$3,475.17

2. The Debtor(s) shall cure said arrearages in the following manner;

a). Beginning on February 1, 2020 and continuing through July 1, 2020 until the arrearages are cured, Debtor(s) shall pay the present regular monthly payment of **\$1,034.70** on the mortgage (or as adjusted pursuant to the terms of the mortgage) on or before the first (1st) day of each month (with late charges being assessed after the 15th of the month), plus an installment payment of **\$579.20 from February 2020 to June 2020 and \$579.17 for July 2020** towards the arrearages on or before the last day of each month at the address below;

Specialized Loan Servicing, LLC
P.O. Box 636007
Littleton, Colorado 80163

b). Maintenance of current monthly mortgage payments to the Movant thereafter.

3. Should debtor(s) provide sufficient proof of payments (front & back copies of cancelled checks and/or money orders) made, but not credited, Movant shall adjust the account accordingly.

4. In the event the payments under Section 2 above are not tendered pursuant to the terms of this stipulation, the Movant shall notify Debtor(s) and Debtor's attorney of the default in writing and the Debtors may cure said default within FIFTEEN (15) days of the date of said notice. If Debtor(s) should fail to cure the default within fifteen (15) days, the Movant may file a Certification of Default with the Court and the Court shall enter an Order granting the Movant relief from the automatic stay.

5. The stay provided by Bankruptcy Rule 4001(a)(3) is waived.

6. If the case is converted to Chapter 7, the Movant shall file a Certification of Default with the court and the court shall enter an order granting the Movant relief from the automatic stay.

7. If the instant bankruptcy is terminated by either dismissal or discharge, this agreement shall be null and void, and is not binding upon the parties.

8. The provisions of this stipulation do not constitute a waiver by the Movant of its right to seek reimbursement of any amounts not included in this stipulation, including fees and costs, due under the terms of the mortgage and applicable law.

9. The parties agree that a facsimile signature shall be considered an original signature.

Date: January 23, 2020

By: /s/ Rebecca A. Solarz, Esquire
Attorney for Movant

Date: 1/31/20

Mitchell J. Prince
John L. McClain, Esquire
Attorney for Debtor

Mitchell J. Prince, Esq.

Date: January 31, 2020

/s/ Polly A. Langdon, Esquire, for
Scott F. Waterman, Esquire
Chapter 13 Trustee

Approved by the Court this 4th day of February, 2020. However, the court
retains discretion regarding entry of any further order.



Bankruptcy Judge
Jean K. FitzSimon

NBS Specialized Loan Servicing, LLC